

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: §
STIDARD, LINDA LORRAINE, § CASE NO. 20-21512 TPA
Debtor §
§
Natalie Lutz Cardiello, Esquire, Trustee, § CHAPTER 7
Movant §
§ DOCUMENT NO.
v. §
§
No Respondent §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Natalie Lutz Cardiello, Esquire, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 50.33

(Without deducting any secured claims)

Assets Exempt: 24,757.06

Total Distributions to Claimants: 105,822.16

Claims Discharged

Without Payment: 27,496.59

Total Expenses of Administration: 16,144.73

3) Total gross receipts of \$ 131,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 9,033.11 (see **Exhibit 2**), yielded net receipts of \$ 121,966.89 from the

liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 95,966.89	\$ 100,115.58	\$ 100,115.58	\$ 100,115.58
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	16,144.73	16,144.73	16,144.73
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	31,870.84	32,656.17	32,656.17	5,706.58
TOTAL DISBURSEMENTS	\$ 127,837.73	\$ 148,916.48	\$ 148,916.48	\$ 121,966.89

4) This case was originally filed under chapter 7 on 05/13/2020 . The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/02/2021 By:/s/Natalie Lutz Cardiello, Esquire
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
100 NEVINS LANE, ELIZABETH PA 15037	1110-000	131,000.00
TOTAL GROSS RECEIPTS		\$ 131,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	Exemptions	8100-002	9,033.11
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 9,033.11

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Quicken Loans PO Box 6577 Carol Stream, IL 60197-6577	95,966.89	NA	NA	0.00	
	QUICKEN LOANS	4110-000	NA	100,115.58	100,115.58	100,115.58
	TOTAL SECURED CLAIMS	\$ 95,966.89		\$ 100,115.58	\$ 100,115.58	\$ 100,115.58

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:NATALIE LUTZ					
CARDIELLO	2100-000	NA	5,000.00	5,000.00	5,000.00
TRUSTEE EXPENSES:NATALIE					
LUTZ CARDIELLO	2200-000	NA	217.40	217.40	217.40
BOOTAY BEVINGTON ESCROW	2420-000	NA	500.00	500.00	500.00
FORWARD TOWNSHIP	2420-000	NA	186.20	186.20	186.20
CLOSING COSTS	2500-000	NA	525.00	525.00	525.00
REAL ESTATE TRANSFER TAXES	2820-000	NA	106.13	106.13	106.13
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):NATALIE LUTZ					
CARDIELLO, ESQ	3110-000	NA	1,750.00	1,750.00	1,750.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):ALL					
PITTSBURGH REAL ESTATE	3510-000	NA	3,930.00	3,930.00	3,930.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):EXP REALTY	3510-000	NA	3,930.00	3,930.00	3,930.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 16,144.73	\$ 16,144.73	\$ 16,144.73

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Dayo Navalgund Associates PO Box 747 Greensburg, PA 15601		547.00	NA	NA	0.00
000001	KEYBANK N.A.	7200-000	31,323.84	32,656.17	32,656.17	5,706.58
TOTAL GENERAL UNSECURED CLAIMS			\$ 31,870.84	\$ 32,656.17	\$ 32,656.17	\$ 5,706.58

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1

Exhibit 8

Case No: 20-21512 TPA Judge: THOMAS P. AGRESTI

Case Name: STIDARD, LINDA LORRAINE

For Period Ending: 04/02/21

Trustee Name: Natalie Lutz Cardiello, Esquire

Date Filed (f) or Converted (c): 05/13/20 (f)

341(a) Meeting Date: 06/08/20

Claims Bar Date: 10/09/20

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 100 NEVINS LANE, ELIZABETH PA 15037	105,000.00	12,673.98		131,000.00	FA
2. 2017 FORD ESCAPE SE	10,295.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	750.00	0.00		0.00	FA
4. ELECTRONICS	190.00	0.00		0.00	FA
5. WEARING APPAREL	75.00	0.00		0.00	FA
6. JEWELRY	1,725.00	0.00		0.00	FA
7. CASH	20.00	0.00		0.00	FA
8. CENTURY HERITAGE FCU CHECKING ACCOUNT	50.00	0.00		0.00	FA
9. CENTURY HERITAGE FCU SAVINGS ACCOUNT	600.00	0.00		0.00	FA
10. JEFFERSON REGIONAL MEDICAL CENTER RETIREMENT PLAN	533.95	0.00		0.00	FA
11. PSERS	299.33	0.00		0.00	FA
12. NATIONWIDE WHOLE LIFE POLICY	0.00	0.00		0.00	FA
13. SOCIAL SECURITY	1,236.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$120,774.28 \$12,673.98 \$131,000.00

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 11/30/20

Current Projected Date of Final Report (TFR): 12/31/20

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	20-21512 -TPA	Trustee Name:	Natalie Lutz Cardiello, Esquire
Case Name:	STIDARD, LINDA LORRAINE	Bank Name:	Axos Bank
Taxpayer ID No:	*****6170	Account Number / CD #:	*****0208 Checking Account (Non-Interest Earnings)
For Period Ending:	04/02/21	Blanket Bond (per case limit):	\$ 9,932,890.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/19/20	1	BOOTAY BEVINGTON & NICHOLS LLC ESCROW ACCOUNT (NATHAN BERTOK AND SHALYN PATTERSON)	BALANCE FORWARD GROSS PROCEEDS FROM SALE OF REAL ESTATE APPROVED AT DOC. NO. 39 (EXCESS OVER DEBTOR'S EXEMPTION) Memo Amount: 123,500.00 GROSS SALES PRICE Memo Amount: (100,115.58) PAYOFF OF FIRST MORTGAGE Memo Amount: (3,930.00) REAL ESTATE COMMISSION Memo Amount: (3,930.00) REAL ESTATE COMMISSION Memo Amount: (106.13) REAL ESTATE TRANSFER TAXES (Prepaid Real Estate Taxes of \$1,203.87 were offset against Real Estate Transfer Taxes of \$1,310 for a net of \$106.13) Memo Amount: (186.20) CURRENT SEWAGE BALANCE Memo Amount: (500.00) FINAL SEWAGE ESCROW Memo Amount: (9,033.11) DEBTOR'S EXEMPTION Memo Amount: (525.00) CLOSING COSTS CARVE OUT FROM SALE OF REAL ESTATE PER ORDER OF COURT AT DOC. NO. 39	1110-000 4110-000 3510-000 3510-000 2820-000 2420-000 2420-000 8100-002 2500-000 1110-000	5,173.98		0.00 5,173.98
10/19/20	1	BOOTAY BEVINGTON & NICHOLS LLC ESCROW ACCOUNT (NATHAN BERTOK AND SHALYN PATTERSON)			7,500.00		12,673.98
03/11/21	070001	Natalie Lutz Cardiello	Trustee Compensation	2100-000		5,000.00	7,673.98

Page Subtotals

12,673.98

5,000.00

Ver: 22.03

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 20-21512 -TPA
 Case Name: STIDARD, LINDA LORRAINE
 Taxpayer ID No: *****6170
 For Period Ending: 04/02/21

Trustee Name: Natalie Lutz Cardielo, Esquire
 Bank Name: Axos Bank
 Account Number / CD #: *****0208 Checking Account (Non-Interest Earn
 Blanket Bond (per case limit): \$ 9,932,890.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/11/21	070002	107 Huron Drive Carnegie, PA 15106 Natalie Lutz Cardielo 107 Huron Drive Carnegie, PA 15106	Trustee Expenses	2200-000		217.40	7,456.58
03/11/21	070003	Natalie Lutz Cardielo, Esquire 107 Huron Drive Carnegie, PA 15106	Attorney for Trustee Fees (Trustee	3110-000		1,750.00	5,706.58
03/11/21	070004	KEYBANK N.A. PO BOX 94968 CLEVELAND, OH 44101	Claim 000001, Payment 17.47474%	7200-000		5,706.58	0.00

Memo Allocation Receipts:	123,500.00	COLUMN TOTALS	12,673.98	12,673.98	0.00
Memo Allocation Disbursements:	118,326.02	Less: Bank Transfers/CD's	0.00	0.00	
Memo Allocation Net:	5,173.98	Subtotal	12,673.98	12,673.98	
		Less: Payments to Debtors	0.00	0.00	
		Net	12,673.98	12,673.98	
Total Allocation Receipts:	123,500.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	118,326.02	Checking Account (Non-Interest Earn - *****0208	12,673.98	12,673.98	0.00
Total Memo Allocation Net:	5,173.98		-----	-----	-----
			12,673.98	12,673.98	0.00
			=====	=====	=====
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.00 7,673.98

Ver: 22.03

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 20-21512 -TPA
Case Name: STIDARD, LINDA LORRAINE
Taxpayer ID No: *****6170
For Period Ending: 04/02/21

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: Axos Bank
Account Number / CD #: *****0208 Checking Account (Non-Interest Earn
Blanket Bond (per case limit): \$ 9,932,890.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

Ver: 22.03